

# Site of Service

## More choices. More savings.



**Use your Site of Service benefit option to save money on routine lab tests and outpatient surgery.**

### Here's how it works:

- Your doctor wants you to get a routine lab test. If you use one of the labs in your Anthem Blue Cross and Blue Shield (Anthem) plan, you'll pay \$0 for services. Search for a lab by going to **anthem.com**, logging in and choosing **Find a Doctor**. Whether you need a blood, urine or strep test, you have no out-of-pocket cost. That means you don't have to pay a deductible.
- Your doctor asks you to get a routine outpatient service, like knee arthroscopy. If you use an **ambulatory surgery center (ASC)** viewed on **ManchesterNH.gov/benefits** for same-day surgery, you'll pay less for your care. You'll pay a \$0 copay for the covered service.<sup>1</sup> From taking out your appendix to taking out your tonsils, Site of Service can save you thousands. Consider that arthroscopic knee surgery alone can cost over \$9,100.<sup>2</sup>

Site of Service means you have the choice to save — because the little things can really add up.

**Need lab work or outpatient care?  
Remind your doctor that you have  
the Site of Service benefit option.**

- Your doctor wants you to get radiology done, such as an ultrasound. If you use one of the radiology sites in your Anthem plan, you'll pay \$0 for services. Search for a radiology site by going to **anthem.com**, logging in and choosing **Find a Doctor**. Whether you have an x-ray or ultrasound, you have no out-of-pocket cost if using one of the sites in your Anthem plan. That means you don't have to pay a deductible.
- Your doctor asks you to get a high cost diagnostic screening, like an MRI. If you use one of the high cost radiology sites in your Anthem plan, you'll pay \$0 for services. Search for a high cost diagnostic site by going to **anthem.com**, logging in and choosing **Find a Doctor**. Whether you have an MRI, CAT scan, you have no out-of-pocket cost if using ones of the sites your in Anthem plan. That means you don't have to pay a deductible.



To learn more about the Site of Service benefit option, bookmark **ManchesterNH.gov/benefits** for the latest updates.

<sup>1</sup> Additional services may be required at the ASC as part of your surgery or procedure and be subject to deductible and/or coinsurance. Examples of such services include pathology (the study and diagnosis of disease) and/or lab work that is not sent to one of the labs found on Anthem's **Find a Doctor** tool.

<sup>2</sup> Cost is based on Anthem claims data for the average paid amount for knee arthroscopy at NH hospitals in 2014.

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## Frequently asked questions

Here are answers to some common questions about the Site of Service benefit option:

**Q: How does Anthem's Site of Service benefit option help to save me money?**

**A:** It can lower your out-of-pocket costs, as well as the overall cost of health care. By using labs listed under Anthem's **Find a Doctor** tool, which include all independent labs in New Hampshire and some hospital labs, you will not have a copay for your lab services. It's one of the ways we are working to help make sure you have access to affordable care when you need it.

**Q: How do I find a zero-cost lab through the Site of Service benefit?**

**A:** We have an independent lab flier with a map and contact list for state of New Hampshire members. However, for the most up-to-date listings, log on to **anthem.com** and select **Find a Doctor**. Then, follow the steps.

**Q: What if I don't use a zero-cost lab on Anthem's Find a Doctor tool?**

**A:** You may use any lab you'd like. However, if you choose a lab that's not listed on the **Find a Doctor** tool, your share of the costs may be higher.

**Q: Does an independent lab provide the same type and quality of service as a hospital outpatient lab?**

**A:** Yes, independent labs specialize in these types of services. They have the same level of quality and offer the same types of services as other outpatient labs.

**Q: Can my doctor use an independent lab for my lab work?**

**A:** Yes, when your doctor orders lab work, ask him or her to order your lab work at an independent lab. Even if your doctor usually uses another hospital lab not found on the **Find a Doctor** tool, he or she can order your lab work at an independent lab.

**Q: My doctor doesn't have a contract with any independent labs. How can he or she get one?**

**A:** Your doctor can easily set up an account with independent labs (such as LabCorp, Quest Diagnostics® or NorDx) through their websites.

While the account is being set up, your doctor can still order your lab work at an independent lab by giving you the laboratory order form. You'll need to take the form to the lab. Once your doctor has an account with the lab, the lab will automatically pick up your specimen(s) from the doctor's office.

**Q: My doctor says he or she doesn't want to use one of the labs that I've requested under the Site of Service benefit option. What can I do?**

**A:** Remind your doctor that under New Hampshire law, you have the right to choose where you want to receive services, including lab services. Your doctor is required to give you a laboratory order form to take to the lab you want to use.

**Q: What are ASCs?**

**A:** ASCs are ambulatory surgery centers that provide a wide range of same-day surgical services, such as removing tonsils or knee arthroscopy.

**Q: How can I find an ASC?**

**A:** Go to **ManchesterNH.gov/benefits** and view the Ambulatory Surgery Centers, or call the Customer Service unit at **1 800-870-3122**. To learn more details about the ASCs, including location, hours and affiliated doctors, please call the facility directly.

**Q: I'm going to have surgery. How can I find out whether it can be done at an ASC?**

**A:** Ask your doctor to recommend a surgeon who may be able to perform your surgery at an ASC.

**Q: How much will I have to pay if I use an ASC?**

**A:** If you use an ASC viewed on **ManchesterNH.gov/benefits** for same-day surgery, you'll have a \$0 copay.\*

\* If you need additional care as part of the surgery or procedure you may have to pay your percentage of the cost and/or a deductible (the amount you pay before the plan pays). Examples in which you will pay more include pathology and/or lab work at a facility that isn't listed on Anthem's **Find a Doctor** tool. Make sure your doctor at the ASC knows you have Anthem's Site of Service benefit option.

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## Frequently asked questions

Your doctor wants you to get radiology done, such as an ultrasound. If you use one of the radiology sites in your Anthem plan, you'll pay \$0 for services. Search for a radiology site by going to [anthem.com](https://www.anthem.com), logging in and choosing **Find a Doctor**. Whether you have an x-ray or ultrasound, you have no out-of-pocket cost if using one of the sites in your Anthem plan. That means you don't have to pay a deductible.

**Q: How do I find a zero-cost radiology site through the Site of Service benefit?**

**A:** We have a Site of Service flier with step-by-step instructions for members to follow to locate sites using our **Find a Doctor** tool on [anthem.com](https://www.anthem.com).

**Q: What if I don't use a zero-cost radiology site, but still use an in-network site?**

**A:** You may use any radiology provider that is in-network but when using a site that is not a zero-cost site you will pay a copayment for that service.

**Q: Does a zero-cost radiology site provide the same type and quality of service as a hospital?**

**A:** Yes, zero-cost radiology sites specialize in these types of services. They have the same level of quality and offer the same types of services as hospitals.

Your doctor asks you to get a high cost diagnostic screening, like an MRI. If you use one of the high cost radiology sites in your Anthem plan, you'll pay \$0 for services. Search for a high cost diagnostic site by going to [anthem.com](https://www.anthem.com), logging in and choosing **Find a Doctor**. Whether you have an MRI, CAT scan, you have no out-of-pocket cost if using ones of the sites your in Anthem plan. That means you don't have to pay a deductible.

**Q: How do I find a zero-cost high cost diagnostic site through the Site of Service benefit?**

**A:** We have a Site of Service flier with step-by-step instructions for members to follow to locate sites using our **Find a Doctor** tool on [anthem.com](https://www.anthem.com).

**Q: What if I don't use a zero-cost high cost diagnostic site, but still use an in-network site?**

**A:** You may use any high cost diagnostic provider that is in-network but when using a site that is not a zero-cost site you will pay a copayment for that service.

**Q: Does a zero-cost high cost diagnostic site provide the same type and quality of service as a hospital?**

**A:** Yes, zero-cost high cost diagnostics sites specialize in these types of services. They have the same level of quality and offer the same types of services as hospitals.

